## **AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

## **LISTING OF CLAIMS:**

- (Currently Amended) A method for executing financial transactions through a wireless telephony network, the method comprising:
  wherein sending a payment is sent from a payer's mobile telephony communication device via said wireless telephony network to a transaction processing platform connected to the said wireless telephony network; to be eredited crediting said payment to an account of a payee; and sending a request for approval is sent of said payment from said transaction processing platform via said wireless telephony network to a mobile telephony communication device of the payee; when the said payment to the payee is initiated by the payer.
- 2. (Currently Amended) The A method according to claim 1, further comprising: wherein validating the approval or a rejection of said payment by the payee by inputting authentication data selected from the group comprising consisting of a password, finger print authentication, voice authentication, and face authentication.

- 3. (Currently Amended) The A method according to claim 2, wherein a decision to approve or reject said payment is sent to said Transaction Processing

  Platform transaction processing platform through the wireless telephony network in a data file containing a digital signature of the content of the file.
- (Currently Amended) <u>The method A system</u> according to claim 3, wherein the data file is encrypted before being sent.
- 5. (Currently Amended) A method for executing A system that enables financial transactions through a wireless telephony network, the method comprising: wherein sending a payment is sent from a mobile telephony communication device via said wireless telephony network to a transaction processing platform connected to the said wireless telephony network; 7 to be credited crediting said payment to an account associated with a mobile telephony communication device of a subscriber to of a financial transaction service provided through said transaction processing platform; and wherein said subscriber can establish at least one establishing by said subscriber at least one special list of Financial Transaction Accounts financial transaction accounts associated with that said account of said subscriber; and subscriber's account that implements implementing at least one rule for handling payments associated with that the subscriber's account that are processed through said transaction processing platform.
- 6. (Canceled)

- 7. (Currently Amended) The method A system according to claim 5, wherein the at least one rule is checked and implemented by said Transaction Processing Platform transaction processing platform.
- 8. (Currently Amended) [[A]] The system according to claim 5, wherein the at least one rule is checked and implemented by at least one of a mobile handset, or a connectable electronic device, and/or and a Subscriber Identity Module.
- 9. (Currently Amended) The method A system according to claim 5, wherein the said subscriber can remove removes from said the at least one special list or add adds to said the at least one special list one or more accounts directly from the subscriber's a mobile telephony communication device of said subscriber, or by internet.
- 10. (Currently Amended) The method A system according to claim 5, wherein a said subscriber can include includes in said the at least one special list all other Financial Transaction Accounts financial transaction accounts that exist in the a system executing the financial transactions.
- 11. (Currently Amended) The method A system according to claim 7, wherein all existing special lists in the a system executing the financial transactions are stored in a database or in files managed and/or interfaced with the said

  Transaction Processing Platform transaction processing platform.

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- 12. (Currently Amended) The method A system according to claim 5, wherein the at least one special lists of said subscriber are stored in part or in totality in a memory of that subscriber's a mobile telephony communication device of said subscriber, and/or stored in the memory of a Subscriber Identity Module.
- 13. (Currently Amended) The method A system according to claim 7, wherein the at least one rule defining said the at least one special list is: no transaction allowed with accounts included in this special list.
- 14. (Currently Amended) The method A system according to claim 7, wherein the at least one rule defining said the at least one special list is: no request for approval required in a payer-initiated payment transaction if an the payer's account of a payer is included in said the at least one special list.
- 15. (Currently Amended) The method A system according to claim 7, wherein the at least one rule defining said the at least one special list is: only payer-initiated payments from accounts included in said the at least one special list shall be rejected.
- 16. (Currently Amended) The method A system according to claim 7, wherein the at least one rule defining said the at least one special list is: no payer-initiated payment transaction shall be sent to accounts included in said the at least one special list.

- 17. (Currently Amended) The method A system according to claim 7, wherein the at least one rule defining said the at least one special list is: no payment request from accounts included in said the at least one special list shall be accepted.
- 18. (Currently Amended) The method A system according to claim 7, wherein the at least one rule defining said the at least one special list is a combination of at least two rules.
- 19. (Currently Amended) A method for executing A system that enables financial transactions through a wireless telephony network, the method comprising:

  sending wherein a payment identified by a Financial Transaction Account financial transaction account number of a first subscriber is sent from a mobile telephony communication device of said first subscriber via said wireless telephony network to a transaction processing platform connected to the said wireless telephony network;

to be credited crediting said payment to an account associated with a mobile telephony communication device of a second subscriber to of a financial transaction service provided through said transaction processing platform,; and

reading automatically wherein the Financial Transaction Account said

financial transaction account number of the said first subscriber can be read

automatically in a wireless manner outside of said wireless telephony network

by said second subscriber with an automatic reading method and/or device.

- 20. (Currently Amended) The method A system according to claim 19, wherein the Financial Transaction Account said financial transaction account number is printed in a barcode format on a card.
- 21. (Currently Amended) The method A system according to claim 19, wherein the Financial Transaction Account said financial transaction account number is printed in a barcode format on a sticker affixed on a mobile handset or a connectable electronic device.
- 22. (Currently Amended) The method A system according to claim 19, wherein the Financial Transaction Account said financial transaction account number is sent to the second subscriber's a mobile handset or connectable electronic device of said second subscriber through an Infrared interface.
- 23. (Currently Amended) The method A system according to claim 19, wherein the Financial Transaction Account said financial transaction account number is stored in a contactless electronic microcircuit, and ean be is read by a contactless reader.
- 24. (Currently Amended) The method A system according to claim 19, wherein the Financial Transaction Account said financial transaction account number is stored in a Subscriber Identity Module which has a contactless Interface which can be that is read by a contactless reader.

25. (Currently Amended) The method A system according to claim 19, wherein the Financial Transaction Account said financial transaction account number is sent to the second subscriber's a mobile handset or connectable electronic device of said second subscriber through a short range radio interface.

26-28. (Canceled)